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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEW JERSEY CAMDEN VICINAGE	-	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Alexander		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name	_	Middle name
	Bring your picture	Rodriguez		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of			
	your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0985		

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Debtor 1 Alexander Rodriguez

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs			
5.	Where you live	4040 Jackson 94	If Debtor 2 lives at a different address:			
		1216 Jackson St Camden, NJ 08104 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Camden				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
ò.	Why you are choosing this district to file for	Check one:	Check one:			
bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 Alexander Rodriguez Case number (if known)

ar	Tell the Court About	Your B	ankruptcy Ca	ise					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7							
	choosing to file under								
		□с	hapter 11						
		□с	hapter 12						
		□с	hapter 13						
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is sub	pically, if you are paying	the fee yourself, you r	erk's office in your local comay pay with cash, cashie orney may pay with a cred	er's check, or money	
			I need to pay The Filing Fe	the fee in ins	tallments. If you choose ts (Official Form 103A).	e this option, sign and	attach the Application for	Individuals to Pay	
			I request that but is not req applies to you	t that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out cation to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9. Have you filed for ■ No. bankruptcy within the									
	last 8 years?	☐ Ye	es.						
			District		When		Case number		
			District		When		Case number		
			District		When		Case number		
10.	Are any bankruptcy cases pending or being	■ No)						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	9S.						
			Debtor				Relationship to you		
			District		When		_ Case number, if known		
			Debtor				Relationship to you		
			District		When		_ Case number, if known		
11.	Do you rent your residence?	■ No	Go to l	ine 12.					
		□Ye	es. Has yo	ur landlord obta	ained an eviction judgm	ent against you and do	o you want to stay in your	residence?	
				No. Go to line	12.				
		Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) bankruptcy petition.						nd file it with this	

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Debtor 1 Alexander Rodriguez Case number (if known)

art	3: Report About Any Bu	sinesses `	You Own	as a Sole Propriet	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	siness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code					
	it to this petition.		Check	the appropriate bo	x to describe your business:			
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above	e			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	s. If you in s, cash-flo .C. 1116(filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of s, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure C. 1116(1)(B).				
	For a definition of small	No.	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
art	4: Report if You Own or	Have Any	Hazardo	us Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and	■ No. ☐ Yes.	What is t	he hazard?				
	identifiable hazard to public health or safety? Or do you own any		If immediate attention is					
	property that needs immediate attention?			why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?				
					Number, Street, City, State & Zip Code			

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Debtor 1 Alexander Rodriguez

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 54 Case number (if known) Debtor 1 **Alexander Rodriquez** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10.000 5**0.001-100.000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Alexander Rodriguez Signature of Debtor 2 Alexander Rodriguez Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on August 30, 2016

MM / DD / YYYY

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Debtor 1 Alexander Rodriguez

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Lee M. Perlman, Esquire	Date	August 30, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Lee M. Perlman, Esquire		
Printed name		
Lee M. Perlman, Esquire		
Firm name		
1926 Greentree Rd Ste 100		
Cherry Hill, NJ 08034		
Number, Street, City, State & ZIP Code		
Contact phone 856-751-4224	Email address	ecf@newjerseybankruptcy.com
Bar number & State		

		Docume	ent Page 8 of 54	
Fill in this infor	mation to identify your	case:		
Debtor 1	Alexander Rodrig	guez		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JEE	RSEY CAMDEN VICINAGE	
Case number				- 0
(if known)				☐ Check if this is an amended filing
Ott: -: - 1 L -	4000			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	ssets
			of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	165,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,050.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	177,050.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	159,258.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	27,017.45
	Your total liabilities	\$	186,275.45
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	0.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,800.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a nersonal	family or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Alexander Rodriguez

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

1,358.33 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	5,815.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	5,815.00

				ument	Page 10 of 54	1		
Fill in this i	information to ident	ify your case and	this filing	j:				
Debtor 1	Alexander First Name	Rodriguez	dle Name		Last Name		-	
Debtor 2								
(Spouse, if filing	g) First Name	Mid	dle Name		Last Name		-	
United State	es Bankruptcy Court	for the: DISTRIC	T OF NE\	N JERSEY C	AMDEN VICINAGE		_	
Case numb	er				_			☐ Check if this is an
								amended filing
Official	Form 106A	<u>′B</u>						
Sched	dule A/B: F	Property						12/15
								the category where you
					le are filing together, bo he top of any additional			
Answer every	/ question.							
Part 1: Des	cribe Each Residence	Building, Land, or	Other Real	Estate You O	wn or Have an Interest I	n		
. Do you ow	n or have any legal or	equitable interest ir	any resid	lence, building	g, land, or similar proper	ty?		
□ No. Go	to Part 2							
_	here is the property?							
— 163. W	nere is the property:							
1.1			What	is the proper	ty? Check all that apply			
5731	N. 17th St			Single-family	home	Do no	t deduct secured cl	aims or exemptions. Put
Street ac	ddress, if available, or other	description		Duplex or mu	ulti-unit building			ed claims on Schedule D: ims Secured by Property.
				Condominiur	m or cooperative			, , ,
				Manufacture	d or mobile home	Curre	nt value of the	Current value of the
Phila	delphia PA	19101-0000	_ 🗆	Land			property?	portion you own?
City	Stat	e ZIP Code			roperty		\$165,000.00	\$165,000.00
								your ownership interest nancy by the entireties, or
			Who	has an interes	st in the property? Check	`	estate), if known.	iancy by the entireties, or
				Debtor 1 only	y			
	delphia			Debtor 2 only	•			
County					Debtor 2 only		heck if this is con	nmunity property
					of the debtors and another you wish to add about th		see instructions) as local	
				erty identifica		,		
			165	000 - 16500	= 148500 - 151650	= negative	equity	
2 Add the	e dollar value of the	portion you own	for all of	vour entries	from Part 1, including	g any entries	s for	
								\$165,000.00
Part 2: Des	cribe Your Vehicles							
)o vou owr	n lease or have los	al or equitable int	arast in a	ny vehicles	whether they are reg	istared or no	nt2 Include any v	phicles you own that
					Executory Contracts an			Cindes you own that
B. Cars. va	ns, trucks, tractors,	sport utility vehic	les, moto	rcycles				
·	-,, ,	-,	,•	- ,				
No								

☐ Yes

Official Form 106A/B Schedule A/B: Property page 1

Date		se 16-26595-		1 Filed 08/30 Document	D/16 Enter Page 11	of 54			Desc Main
Debt	or 1 <u>A</u>	lexander Rodrig	uez			Case	number (if know	m)	
				other recreational vercraft, fishing vessels,					
	No								
	Yes								
4.1	Make:	Jetski		Who has an interest in	the property? Chec	ck one			claims or exemptions. Put
	Model:			■ Debtor 1 only					red claims on Schedule D: nims Secured by Property.
	Year:	2014		Debtor 2 only			Current value		Current value of the
				☐ Debtor 1 and Debtor	2 only		entire property		portion you own?
	Other inf	formation:		☐ At least one of the de	ebtors and another				
				Check if this is com (see instructions)	munity property		\$7,00	00.00	\$7,000.00
				for all of your entries at number here					\$7,000.00
Do y 6. H c <i>E</i>	ou own o busehold xamples:	be Your Personal and or have any legal of goods and furnish Major appliances, fu	r equitable inter nings	est in any of the folk	owing items?				Current value of the portion you own? Do not deduct secured claims or exemptions.
		Pers	sonal furniture)					\$2,000.0
E	No				uipment; compute	ers, printers, s	scanners; musi	c collect	ions; electronic devices
E	xamples: No	other collections, m			oooks, pictures, o	or other art obj	ects; stamp, co	oin, or ba	aseball card collections;
Ш	Yes. De	scribe							
E	xamples:	for sports and hole Sports, photographi musical instruments	c, exercise, and	other hobby equipmen	nt; bicycles, pool t	tables, golf clu	ıbs, skis; canoe	es and k	ayaks; carpentry tools;
	No Yes. De	escribe							
	No	:: Pistols, rifles, shote	guns, ammunitio	n, and related equipme	ent				

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

\$400.00

■ Yes. Describe.....

11. Clothes

☐ No

Clothing

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Case number (if known) Document **Alexander Rodriguez** Debtor 1 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,400.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No \$50.00 Cash Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar

17. Deposits of money

institutions. If you have multiple accounts with the same institution, list each.

□ No

■ Yes.....

Institution name:

17.1.

Citizens Bank

\$100.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

■ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No

☐ Yes. List each account separately.

Type of account:

Institution name:

Official Form 106A/B

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Schedule A/B: Property

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Case number (if known) Document Debtor 1 **Alexander Rodriquez** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2015 anticipated income tax refund \$2.500.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No

☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

		Coop 16 26505 ADA	Dog 1	Eilad 00/0/	0/16	Entared 00	/20/16 01:27:10	Dogo Main
	(Case 16-26595-ABA	Doc 1	Filed 08/30 Document	Dər J/T0	Enlered U8/	/30/16 01:27:10	Desc Main
Deb	tor 1	Alexander Rodriguez		Document	Γαί		ase number (if known)	
	If you some No	nterest in property that is due y are the beneficiary of a living tru one has died. . Give specific information			died			ve property because
_	Exam No	s against third parties, whethen ples: Accidents, employment dis	•				or payment	
	No	contingent and unliquidated c	laims of ev	ery nature, includ	ling cou	nterclaims of the	debtor and rights to	set off claims
	No	nancial assets you did not alre	eady list				_	
36.		the dollar value of all of your e Part 4. Write that number here						\$2,650.00
Part	5: D	escribe Any Business-Related Pro	perty You Ov	vn or Have an Intere	st In. List	any real estate in F	Part 1.	
37. D	o you	own or have any legal or equitable	interest in a	any business-related	d property	y?		
	No. G	So to Part 6.						
	Yes.	Go to line 38.						
Part		escribe Any Farm- and Commercia you own or have an interest in farmla			Own or Ha	ave an Interest In.		
46. [Do yo	u own or have any legal or equ	ıitable inter	rest in any farm- o	or comm	ercial fishing-rela	ated property?	
	_ `	o. Go to Part 7.		•		•		
	☐ Ye	s. Go to line 47.						
Part	7:	Describe All Property You Own	or Have an I	nterest in That You	Did Not L	ist Above		
		ou have other property of any k						

■ No

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$165,000.00 56. Part 2: Total vehicles, line 5 \$7,000.00 57. Part 3: Total personal and household items, line 15 \$2,400.00 58. Part 4: Total financial assets, line 36 \$2,650.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$12,050.00 Copy personal property total \$12,050.00 63. Total of all property on Schedule A/B. Add line 55 + line 62

\$177,050.00

Fill in this inform	nation to identify your	case:		
Debtor 1	Alexander Rodrig	juez		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bar	nkruptcy Court for the:	DISTRICT OF NEW JEF	RSEY CAMDEN VICINAGE	
Case number				

Official Form 106C

Schedule C: The Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the	Property Y	'ou Claim as	Exempt
---------	--------------	------------	--------------	--------

	☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)									
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)									
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.									
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption.							
	5731 N. 17th St Philadelphia, PA 19101 Philadelphia County	\$165,000.00		\$100.00	11 U.S.C. § 522(d)(1)					
	165000 - 16500 = 148500 - 151650 = negative equity Line from <i>Schedule A/B</i> : 1.1			100% of fair market value, up to any applicable statutory limit						
	2014 Jetski Line from Schedule A/B: 4.1	\$7,000.00		\$100.00	11 U.S.C. § 522(d)(5)					
	Line from Scriedule A/B: 4.1			100% of fair market value, up to any applicable statutory limit						
	Personal furniture Line from Schedule A/B: 6.1	\$2,000.00		\$2,000.00	11 U.S.C. § 522(d)(3)					
	Line Ironi Schedule AV.D. 4.1			100% of fair market value, up to any applicable statutory limit						
	Clothing Line from Schedule A/B: 11.1	\$400.00		\$400.00	11 U.S.C. § 522(d)(3)					
	Line Iron Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit						
	Cash Line from Schedule A/B: 16.1	\$50.00		\$50.00	11 U.S.C. § 522(d)(5)					
	LINE HOLL SCHEUUIE AVD. 10.1			100% of fair market value, up to any applicable statutory limit						

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Case number (if known)

DCDIO	Alexander Nouriguez					
	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Amou	nt of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Check only one box for each exemption. Schedule A/B				
_	itizens Bank	\$100.00		\$100.00	11 U.S.C. § 522(d)(5)	
LI	ne from <i>Schedule A/B</i> : 17.1			100% of fair market value, up to any applicable statutory limit		
	015 anticipated income tax refund	\$2,500.00		\$2,500.00	11 U.S.C. § 522(d)(5)	
LI	ne nom <i>Scriedule A/B.</i> 20.1			100% of fair market value, up to any applicable statutory limit		
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover No Yes	3 years after that for ca	ases file	,	,	

Fill in this informat	tion to identify you	r case:	Paue 17	01:34		
	Alexander Rodri					
Debtor 2	First Name	Middle Name	Last Name			
_	First Name	Middle Name	Last Name			
United States Bankr	ruptcy Court for the:	DISTRICT OF NEW JERSEY O	CAMDEN VICI	NAGE		
Case number					_	if this is an
					ameno	led filing
Official Form 1						
Schedule D	: Creditors	Who Have Claims	Secure	by Property	у	12/15
is needed, copy the Ad		f two married people are filing togeth out, number the entries, and attach it				
number (if known). 1. Do any creditors ha	ve claims secured by	vour property?				
	•	nis form to the court with your other	schedules. Yo	ou have nothing else to	o report on this form.	
_	l of the information b	•		3		
	ecured Claims					
		nore than one secured claim, list the cre	ditor separately	Column A	Column B	Column C
for each claim. If more	than one creditor has	a particular claim, list the other creditors cal order according to the creditor's name	s in Part 2. As ´	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Cap1/ymaha	1	Describe the property that secures t	the claim:	value of collateral. \$7,608.00	s7,000.00	If any \$608.00
Creditor's Name		2014 Jetski		<u> </u>	<u> </u>	
OCEDE N. Div	amus a da					
26525 N Rive	erwoods	As of the date you file, the claim is:	Check all that			
Mettawa, IL	60045	apply. Contingent				
Number, Street, Cit		☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as a car loan)	mortgage or sec	cured		
Debtor 2 only		_				
Debtor 1 and Debto	•	Statutory lien (such as tax lien, med	chanic's lien)			
At least one of the o		☐ Judgment lien from a lawsuit	Purchasa N	Money Security		
community debt	Trelates to a	Other (including a right to offset)	T di chase ii	money occurry		
Date debt was incurre	ed 2014	Last 4 digits of account numl	ber <u>8961</u>			
2.2 M & T Bank		Describe the property that secures t	the claim:	\$151,650.00	\$165,000.00	\$0.00
Creditor's Name		5731 N. 17th St Philadelphia	, PA			
		19101 Philadelphia County				
		165000 - 16500 = 148500 - 15	51650 =			
		negative equity As of the date you file, the claim is:	Check all that			
Po Box 844	44040	apply.	oncok all that			
Buffalo, NY		Contingent				
Number, Street, Cit	y, State & Zip Code	Unliquidated				
Who owes the debt?	? Check one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only	-	☐ An agreement you made (such as i	mortgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, med	chanic's lien)			
☐ At least one of the o	•	☐ Judgment lien from a lawsuit	- /			
☐ Check if this claim community debt		Other (including a right to offset)	Mortgage			
Date debt was incurre	ed 2014	Last 4 digits of account numl	ber 0036			

Official Form 106D

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Debtor 1	Alexander Rodriguez			Case number (if know)	
	First Name	Middle Name	Last Name	_	
Add the	dollar value of ye	our entries in Column A on t	his page. Write that number here:	\$159,258.0	0
	the last page of	your form, add the dollar va	lue totals from all pages.	\$159,258.0	0

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Docu	ment	Page 19 of	54	_			
Fill in	this inforn	nation to identify your o	ase:							
Debtor	r 1	Alexander Rodrig	uez							
		First Name	Middle Name		Last Name					
Debtor (Spouse		First Name	Middle Name		Last Name					
						_				
United	States Ba	nkruptcy Court for the:	DISTRICT OF NEW	JERSEY CA	AMDEN VICINAG	<u> </u>				
Case r	number									
(if known	n)							_	if this is an	i
								amend	ed filing	
Offici	ial Forn	n 106E/F								
		:/F: Creditors W	ho Have Unse	ecured (Claims				12/15	5
		d accurate as possible. Us				for creditors with N	ONPRIORITY	claims. Li		
ny exe	cutory cont	tracts or unexpired leases	that could result in a c	laim. Also list	executory contract	cts on Schedule A/E	: Property (O	fficial Fori	m 106A/B) a	
		tory Contracts and Unexpi								
		ors Who Have Claims Secu ntinuation Page to this pag								
		mber (if known).	o. II you have no illion	nation to ropo	rt iii a r art, ao not	mo that i art. On th	o top or any c	idditional	Jugoo, Wille	, you.
Part 1	List A	II of Your PRIORITY Un	secured Claims							
1. Do	any credito	ors have priority unsecured	d claims against you?							
	No. Go to P	Part 2.								
	Yes.									
		r priority unsecured claims								
		pe of claim it is. If a claim ha e claims in alphabetical orde								
		than one creditor holds a pa				wo phonty unscource	olalino, illi oa	. tric Coritii	dation rago	, 01
(Fo	or an explana	ation of each type of claim, s	ee the instructions for th	is form in the ir	struction booklet.)					
						Total claim	Priority amount		Nonpriority amount	у
2.1	Martha	Rosado	Last 4 dig	its of account	number	\$0.0		\$0.00	umount	\$0.00
	Priority Cr	editor's Name						• • • • • • • • • • • • • • • • • • • •	-	•
		nden County Probation		the debt incu	irred?		_			
		utive Campus, Suite 2	200							
		Hill, NJ 08002 treet City State Zlp Code	As of the o	date vou file, t	he claim is: Check	all that apply				
W		d the debt? Check one.	☐ Conting	=	no ciami io. Cricci	ан инас арргу				
	Debtor 1 c	only	☐ Unliquid							
_	Debtor 2 c		☐ Dispute							
_	_	and Debtor 2 only	•	a RIORITY unse	cured claim:					
_	_	ne of the debtors and anothe		tic support oblic						
_	-		_	,	er debts you owe the					
		this claim is for a commun subject to offset?	_		,	e government ou were intoxicated				
_	No	subject to onset?		•	risoriai irijury wriile y	ou were intoxicated				
_	Yes		☐ Other.		nestic support	recipient				
Part 2	List A	II of Your NONPRIORIT	Y Unsecured Claims	<u> </u>						
3. Do	any credito	ors have nonpriority unsec	ured claims against yo	u?						
	No. You have	ve nothing to report in this pa	art. Submit this form to th	ne court with yo	our other schedules.					
	Yes.									
		r nonpriority unsecured cla								
		m, list the creditor separately								

Total claim

Part 2.

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Debt	or 1 Alexander Rodriguez	Case number (if know)	
4.1	Barclays Bank Delaware	Last 4 digits of account number 6936	\$8,916.00
	Nonpriority Creditor's Name		
	Po Box 8801	When was the debt incurred? 2014	
	Wilmington, DE 19899 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	•	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	_ *****	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other Specify Credit Card Purchases	
1.2	Capital One	Last 4 digits of account number 3895	\$1,745.00
	Nonpriority Creditor's Name		. ,
	Po Box 30285	When was the debt incurred? 2015	
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	7.6 of and date you me, and statum to officer and that appropri	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	_ `	
	_	☐ Disputed Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.3	Capital One	Last 4 digits of account number 4695	\$1,022.00
	Nonpriority Creditor's Name		Ψ1,022.00
	Po Box 30285	When was the debt incurred? 2015	
	Salt Lake City, UT 84130	As at the date way file the plaint is OL	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	_	report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	Yes	■ Other. Specify Credit Card Purchases	

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Debtor 1 Alexander Rodriguez Case number (if know) 4.4 \$720.00 **Capital One** Last 4 digits of account number 9366 Nonpriority Creditor's Name Po Box 30285 When was the debt incurred? 2014 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card Purchases ☐ Yes 4.5 **Credit One Bank Na** Last 4 digits of account number 7361 \$2,141.00 Nonpriority Creditor's Name Po Box 98873 When was the debt incurred? 2014 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card Purchases** Other, Specify 4.6 **Directv** Last 4 digits of account number 6843 \$970.00 Nonpriority Creditor's Name PO Box 11732 When was the debt incurred? 2014 Newark, NJ 07101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection account ☐ Yes

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Debtor 1 Alexander Rodriguez Case number (if know) 4.7 \$2,985.00 **EdFinancial Services, LIc** Last 4 digits of account number 7899 Nonpriority Creditor's Name 298 North Seven Oaks Dr When was the debt incurred? 2011 Knoxville, TN 37922 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Student loan 4.8 **EdFinancial Services, LIc** Last 4 digits of account number 7799 \$2,830.00 Nonpriority Creditor's Name 298 North Seven Oaks Dr When was the debt incurred? 2011 Knoxville, TN 37922 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Student loan 4.9 **Fingerhut** Last 4 digits of account number 9679 \$1,471.00 Nonpriority Creditor's Name 6250 Ridgewood Rd When was the debt incurred? 2015 St Cloud, MN 56303 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card Purchases ☐ Yes

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Debtor 1 Alexander Rodriguez Case number (if know) 4.1 0 **NJ E-Z Pass** 4756 \$1,484.50 Last 4 digits of account number Nonpriority Creditor's Name PO Box 52005 When was the debt incurred? 2016 Newark, NJ 07101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection account ☐ Yes 4.1 **NJ E-Z Pass** 8910 \$43.95 Last 4 digits of account number Nonpriority Creditor's Name PO Box 52005 When was the debt incurred? 2016 Newark, NJ 07101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection account ☐ Yes 4.1 Nordstrom Fsb 7785 \$2,271,00 Last 4 digits of account number Nonpriority Creditor's Name Correspondence When was the debt incurred? 2014 Po Box 6555 Englewood, CO 80155 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes

Document Page 24 of 54 Case number (if know) Debtor 1 Alexander Rodriguez 4.1 Visa Dept Store National Bank 0270 \$418.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Bankruptcy 2014 When was the debt incurred? Po Box 8053 Mason, OH 45040 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card Purchases ☐ Yes 4.1 Wells Fargo Dealer Services Unknown 7117 Last 4 digits of account number Nonpriority Creditor's Name Po Box 3569 When was the debt incurred? 2014 Rancho Cucamonga, CA 91729 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Surrendered vehicle; ☐ Yes Other. Specify 2012 Dodge Durango 96000 miles Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Admin Recovery, LLC Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 45 Earhart Dr, Ste 102 Part 2: Creditors with Nonpriority Unsecured Claims Buffalo, NY 14221 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Afni 1310 Martin Luther King Dr Part 2: Creditors with Nonpriority Unsecured Claims Bloomington, IL 61701 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Credit Control LLC Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Po Box 31179 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

Tampa, FL 33631

On which entry in Part 1 or Part 2 did you list the original creditor?

FBCS

Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 330 S Warminster Rd, Ste 353

Last 4 digits of account number

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Case number (if know) Document Debtor 1 Alexander Rodriguez Hatboro, PA 19040 ■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor?

Jefferson Capital Systems, LLC	Line 4.9 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
16 McIeland Rd Saint Cloud, MN 56303		Part 2: Creditors with Nonpriority Unsecured Claims				
Came Gloda, Mit 30000	Last 4 digits of account number					
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?				
RMCB	Line 4.10 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims				
PO Box 1235 Elmsford, NY 10523		■ Part 2: Creditors with Nonpriority Unsecured Claims				
	Last 4 digits of account number					
Name and Address		2 did you list the original creditor?				
RMCB	Line 4.11 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims				
PO Box 1235		Part 2: Creditors with Nonpriority Unsecured Claims				

Part 2: Creditors with Nonpriority Unsecured Claims

Part 4: Add the Amounts for Each Type of Unsecured Claim

Elmsford, NY 10523

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	•	0.00
	06.	Total i Hority. Add lines od tillough od.	06.	Φ	0.00
					Total Claim
	6f.	Student loans	6f.	\$	5,815.00
Total				Ψ	3,013.00
claims					
	_				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that	6g.	\$	0.00
	6g. 6h.	you did not report as priority claims	6g. 6h.	\$ 	
	- 3	you did not report as priority claims	_	\$	0.00
	6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	· —	
	6h. 6i.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Add all other nonpriority unsecured claims. Write that amount here.	6h. 6i.	\$ \$	0.00 21,202.45
	6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Add all other nonpriority unsecured claims. Write that amount	6h.	\$	0.00

Last 4 digits of account number

		1211111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Alexander Rodrig	guez		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JEE	RSEY CAMDEN VICINAGE	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>

		Docume	nt Page 27 d	of 54
Fill in this i	information to identify your	case:		
Debtor 1	Alexander Dedrie	****		
Debioi i	Alexander Rodrig	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing	g) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	DISTRICT OF NEW JER	SEY CAMDEN VICINA	AGE
Case numb	or			
(if known)	<u> </u>			☐ Check if this is an
				amended filing
	Form 106H ule H: Your Cod	ebtors		12/15
people are f fill it out, an your name a	illing together, both are equ d number the entries in the and case number (if known)	ally responsible for supp boxes on the left. Attach . Answer every question.	lying correct informat the Additional Page t	as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page to this page. On the top of any Additional Pages, write
1. Do y	ou have any codebtors? (If	you are filing a joint case, o	io not list either spouse	e as a codeptor.
■ No □ Yes				
Arizona No. (in the last 8 years, have you a, California, Idaho, Louisiana Go to line 3. Did your spouse, former spor	, Nevada, New Mexico, Pue	erto Rico, Texas, Wash	ry? (Community property states and territories include ington, and Wisconsin.)
in line 2 Form 1	2 again as a codebtor only i	f that person is a guarant	or or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 06G). Use Schedule D, Schedule E/F, or Schedule G to t
_	Column 1: Your codebtor ame, Number, Street, City, State and Z	IP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
0.4				Политов
3.1	lame			☐ Schedule D, line
.,	idino			☐ Schedule E/F, line
				☐ Schedule G, line
	lumber Street			
C	City	State	ZIP Code	
				Dodath Bra
3.2	lame			Schedule D, line
IN				☐ Schedule E/F, line
				☐ Schedule G, line
	lumber Street			_
C	City	State	ZIP Code	

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Eill	in this information to identify your	2000				1				
	in this information to identify your btor 1 Alexander									
	btor 2				_					
Uni	ited States Bankruptcy Court for th	ne: _DISTRICT OF NEW J	ERSEY CAMDEN VIC	INAGE						
(If ki	se number nown) fficial Form 106I		-			☐ Ar ☐ A 13		d filing ent showing as of the fo	g postpetition ollowing date:	
_	chedule I: Your Inc	come				IVI	IVI / DD/ Y	YYY		12/1
sup spo atta Pa	as complete and accurate as populying correct information. If youse. If you are separated and youch a separate sheet to this form	u are married and not filing with the spouse is not filing with the top of any additi	ng jointly, and your s ith you, do not includ	pouse i e infori	is liv mati	ing with yon about	you, inclu your spo	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed■ Not employed	•			☐ Employed ☐ Not employed			
	employers. Include part-time, seasonal, or self-employed work.	Occupation Employer's name	Unemployed - 9	month	S					
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Pa	rt 2: Give Details About Mo	onthly Income								
	imate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to re	port for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
-	ou or your non-filing spouse have r e space, attach a separate sheet t		ombine the information	for all e	empl	oyers for t	hat perso	n on the lir	nes below. If	you need
						For Deb	otor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$		0.00	\$	N/A	-
3.	Estimate and list monthly ove	rtime pay.		3.	+\$		0.00	+\$	N/A	-
4	Calculate gross Income Add	ling 2 ± ling 3		4	\$		0.00	\$	NI/A	

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Deb	tor 1	Alexander Rodriguez	-	Case	e number (if known)				
					r Debtor 1	n	or Debtor on-filing s	spouse	
	Cop	by line 4 here	4.	\$_	0.00	- \$		N/A	
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.	. \$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	. \$	0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	. \$_	0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.		0.00	-		N/A	
	5e.	Insurance	5e.		0.00			N/A	
	5f.	Domestic support obligations Union dues	5f.		0.00	-		N/A	
	5g. 5h.	Other deductions. Specify:	5g. 5h.	: -	0.00	, \$, ¢		N/A N/A	
^		• • •	_	· -		-			
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	-		N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	0.00	. \$		N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	. \$	0.00	\$		N/A	
	8b.	Interest and dividends	8b.	. \$	0.00	-		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	. \$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d.	. \$	0.00	\$		N/A	
	8e.	Social Security	8e.	. \$	0.00	\$		N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g.		0.00	\$ - \$		N/A N/A	
	8h.	Other monthly income. Specify:	8h.	· -	0.00	_ `		N/A	
			_	· · ·					
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$		N/A	
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	0.00 + \$		N/A	= \$	0.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· ——				1 L' —	
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not accify:	depe		•		n Schedul	e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies						\$	0.00
13.	Do	you expect an increase or decrease within the year after you file this form	?					Combined monthly in	
		No.							
		Voc Evoluin:					-		

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Fill	in this informa	tion to identify yo	our case:			I			
	otor 1	Alexander R				Cr	neck if this	s is: ended filing	
	otor 2						A supp	olement show	ving postpetition chapter the following date:
` .	ouse, if filing) ted States Bankr	uptcy Court for the	: DISTRI	CT OF NEW JERSEY CAI	MDEN			DD / YYYY	ine following date.
			VICINA	GE					
1	se number (nown)								
0	fficial Fo	rm 106J				1			
S	chedule	J: Your	Exper	ises					12/1
Be infe	as complete ormation. If m	and accurate as	s possible. eded, atta	If two married people ar ch another sheet to this	e filing together, b form. On the top of	oth are ed f any addi	qually res itional pa	sponsible fo ages, write y	r supplying correct our name and case
Par 1.	t 1: Descr Is this a joir	ibe Your House	hold						
••	■ No. Go to								
	☐ Yes. Doe	s Debtor 2 live	in a separ	ate household?					
	□ N □ Y		st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.		
2.	Do you have	e dependents?	□ No						
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		De age	pendent's e	Does dependent live with you?
	Do not state				0				□ No
	dependents	names.			Son				■ Yes □ No
					Brother		35	;	■ Yes
									□ No
									☐ Yes ☐ No
									□ No □ Yes
3.	expenses o	oenses include f people other t d your depende	:han ┌┐	No Yes					00
Pai		ate Your Ongoi							
exp				uptcy filing date unless y y is filed. If this is a supp					
the		h assistance an		government assistance i luded it on <i>Schedule I:</i>)				Your expe	enses
(01	ilciai FOIIII 10	, oi. j					_	. О О р.	
4.		or home owners and any rent for th		ses for your residence. In lot.	nclude first mortgag	e 4.	\$		1,150.00
	If not include	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b.	\$		0.00
			•	ipkeep expenses		4c.			0.00
5		owner's associat		dominium dues our residence, such as ho	me equity loans	4d. 5	\$ —		0.00

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Debtor	1 Alexander Rodriguez	Case num	ber (if known)	
6. U	tilities:			
6. 6		6a.	\$	200.00
61	•	6b.	\$	0.00
60		6c.	·	100.00
60		6d.	·	100.00
	, <u></u>			
	ood and housekeeping supplies	7.		500.00
_	hildcare and children's education costs	8.	\$	0.00
	lothing, laundry, and dry cleaning	9.	\$	100.00
0. P	ersonal care products and services	10.	\$	100.00
	edical and dental expenses	11.	\$	0.00
	ransportation. Include gas, maintenance, bus or train fare. o not include car payments.	12.	\$	400.00
	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
	haritable contributions and religious donations	14.	· -	0.00
	surance.	17.	Ψ	0.00
	o not include insurance deducted from your pay or included in lines 4 or 20.			
15	5a. Life insurance	15a.	\$	0.00
15	5b. Health insurance	15b.	\$	0.00
15	5c. Vehicle insurance	15c.	\$	0.00
1	5d. Other insurance. Specify:	15d.	·	0.00
	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.		•	
S	pecify:	16.	\$	0.00
	stallment or lease payments:	47	•	
	7a. Car payments for Vehicle 1	17a.	· -	0.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
17	7c. Other. Specify:	17c.	\$	0.00
	7d. Other. Specify:	17d.	\$	0.00
	our payments of alimony, maintenance, and support that you did not report as		¢	0.00
o de	educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
	ther payments you make to support others who do not live with you.	19.	\$	0.00
	pecify: ther real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i>		our Income	
	Da. Mortgages on other property	20a.		0.00
	Db. Real estate taxes	20a. 20b.	·	
			·	0.00
	Oc. Property, homeowner's, or renter's insurance	20c.	· -	0.00
	Od. Maintenance, repair, and upkeep expenses	20d.	·	0.00
20	De. Homeowner's association or condominium dues	20e.	\$	0.00
1. O	ther: Specify: Pet care	21.	+\$	50.00
2. C	alculate your monthly expenses			
	2a. Add lines 4 through 21.		\$	2,800.00
	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	2c. Add line 22a and 22b. The result is your monthly expenses.		\$	2 000 00
22	:c. Add thre zza and zzb. The result is your monthly expenses.		Φ	2,800.00
	alculate your monthly net income.			
	Ba. Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	0.00
23	3b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,800.00
0.0	Cubtract your monthly avacage from your monthly income			
2.	3c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-2,800.00
-	, ,			
	o you expect an increase or decrease in your expenses within the year after yor example, do you expect to finish paying for your car loan within the year or do you expect you			or decrease because of a
	or example, do you expect to linish paying for your car loan within the year of do you expect you odification to the terms of your mortgage?	in mongage	payment to increase	oi uccicase Decause Ol a
_	No.			
	Yes. Explain here:			
	I Yes. Explain nere.			

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Fill in this infor	rmation to identify your	caso:			
Debtor 1					
Debior	Alexander Rodrig	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	DISTRICT OF NEW JE	RSEY CAMDEN VICINAGE		
Case number					
(if known)					☐ Check if this is an amended filing
· You must file th obtaining mone	is form whenever you fi	le bankruptcy schedule n connection with a ban	onsible for supplying correct s or amended schedules. Ma kruptcy case can result in fi	aking a false stateme	ent, concealing property, or or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out banl	kruptcy forms?	
■ No					
☐ Yes.	Name of person				otcy Petition Preparer's Notice, d Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules filed w	vith this declaration a	nd
Y Isl Ala	vandor Podriguez		X		
Alexa	exander Rodriguez nder Rodriguez ure of Debtor 1		Signature of Del	btor 2	
Date	August 30, 2016		Date		

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Fill	l in this inform	ation to identify you	ır case:								
_											
De	btor 1	Alexander Rodr First Name	Middle Name	Last Name							
1 -	btor 2 buse if, filing)	First Name	Middle Name	Last Name							
Un	ited States Ban	kruptcy Court for the:	DISTRICT OF NEW JER	SEY CAMDEN VICINAGE							
	se number					Check if this is an Imended filing					
St Be	as complete ar	of Financial	, attach a separate sheet to	are filing together, both are	equally responsible for sup y additional pages, write you						
Pa	rt 1: Give De	etails About Your M	arital Status and Where You	Lived Before							
1.	What is your	current marital state	us?								
	☐ Married■ Not marr	ied									
2.	During the la	during the last 3 years, have you lived anywhere other than where you live now?									
	 No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. 										
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there					
3. stat					ity property state or territory ico, Texas, Washington and W						
	■ No □ Yes. Mak	ke sure you fill out <i>Sc</i>	hedule H: Your Codebtors (O	fficial Form 106H).							
Pa	rt 2 Explain	the Sources of You	ır Income								
4.	Fill in the total	amount of income yo	mployment or from operating ou received from all jobs and a have income that you receive	all businesses, including part		ndar years?					
	□ No ■ Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
	r last calendar inuary 1 to Dec	year: cember 31, 2015)	■ Wages, commissions, bonuses, tips	\$61,250.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Debtor 1 Alexander Rodriguez

					Debtor 1				Debtor 2		
						of income I that apply.		s income e deductions and sions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
			lar year be December		■ Wage bonuses,	es, commissions, , tips		\$50,962.00	☐ Wages, combonuses, tips	missions,	
					☐ Opera	ating a business			☐ Operating a	business	
5.	Include and or winnir	de ind ther p ngs. I ach s	ome regard oublic bene f you are fil	dless of wheth fit payments; ing a joint cas the gross inco	er that incopensions; is and you	ome is taxable. Ex rental income; inte have income that	camples of erest; divid you recei		alimony; child supp cted from lawsuits; only once under De	royalties; and obtor 1.	ecurity, unemployment d gambling and lottery
					Debtor 1				Debtor 2		
					Sources Describe	of income below.	each	s income from source e deductions and sions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
				nt year until	Unempl	oyment		\$8,150.00			
uie	uale y	you i	iled for bar	iki upicy.							
Pai	rt 3:	l ist	Certain Pa	vments You	Made Ref	ore You Filed for	Rankrun	tcv			
	. v.		oortanii i	iyiiioiilo rou	mado Bor	0.0 100 100 101	Dama ap	,			
6.	_	e ither No.	Neither D	ebtor 1 nor D	ebtor 2 ha	rimarily consume as primarily cons family, or househo	umer deb		ts are defined in 11	U.S.C. § 10	1(8) as "incurred by an
			During the	90 days befo	re you filed	d for bankruptcy, c	lid you pay	y any creditor a tota	al of \$6,425* or mo	re?	
			□ No.	Go to line 7				•			
			☐ Yes	paid that cre not include	editor. Do r payments	not include payme to an attorney for	nts for do this bankr	mestic support obliques	gations, such as ch	ild support a	he total amount you and alimony. Also, do
			* Subject	to adjustment	t on 4/01/19	9 and every 3 yea	rs after the	at for cases filed on	or after the date o	f adjustment	
		Yes.				re primarily cons d for bankruptcy, c		ots. y any creditor a tota	al of \$600 or more?		
			■ No.	Go to line 7							
			□ Yes		ments for o	domestic support of		of \$600 or more an s, such as child sup			t creditor. Do not include payments to ar
	Cred	ditor's	s Name an	d Address		Dates of payme	ent	Total amount paid	Amount you still owe	Was this p	payment for
7.	Inside of white a busing alimon	ers in ich you iness ny.	clude your i ou are an of you operat	elatives; any ficer, director	general pa , person in roprietor. 1	rtners; relatives of control, or owner	f any gene of 20% or		erships of which yo g securities; and ar	u are a gene ny managing	ral partner; corporation agent, including one for
			Name and			Dates of payme	ent	Total amount	Amount you	Reason fo	or this payment
		.0. 3	amo ana			Dates of paying	J.10	paid	still owe	1100301110	. and payment

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Case number (if known) Document Debtor 1 Alexander Rodriguez

	insider? Include payments on debts guaranteed or cos	signed by an insider.								
	☐ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment				
	molder o Name and Address	bates of payment	paid	still owe	Include cred					
Par	t 4: Identify Legal Actions, Repossessio	ns and Foreclosures								
ı aı	identify Legal Actions, Repossessio	nis, and i oreclosures								
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. No									
	Yes. Fill in the details.									
	Case title	Nature of the case	Court or aganay		Status of the case					
	Case number	Nature of the case	Court or agency		Status of th	le case				
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo No. Go to line 11. Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attached	i, seized, or levied?				
	Creditor Name and Address	Describe the Property				Value of the				
		Explain what happened	1			property				
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment bed No No Yes. Fill in the details.		luding a bank or fir	nancial institution	, set off any a	imounts from your				
	Creditor Name and Address	Describe the action the	Date taken	action was	Amount					
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?									
	■ No									
	☐ Yes									
Par	t 5: List Certain Gifts and Contributions									
13.	Within 2 years before you filed for bankrup No	otcy, did you give any gifts	s with a total value	of more than \$60	0 per person	?				
	Yes. Fill in the details for each gift.	5 11 11 16								
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value				
	Person to Whom You Gave the Gift and Address:									
14.	Within 2 years before you filed for bankrup ■ No	otcy, did you give any gifts	s or contributions v	with a total value	of more than	\$600 to any charity?				
	\square Yes. Fill in the details for each gift or cor	ntribution.								
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what you	ı contributed	Dates	s you ibuted	Value				

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Debtor 1	Alexander Rodriguez		3	Case number (if known)	

Pa	rt 6: List Certain Losses									
15.	. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?									
	■ No □ Yes. Fill in the details.									
	how the loss occurred	Include t	e any insurance coverage for the lot the amount that insurance has paid. Lot ce claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property lost				
Pa	rt 7: List Certain Payments or Transfers									
16.	Within 1 year before you filed for bankrupt consulted about seeking bankruptcy or pr Include any attorneys, bankruptcy petition pre	reparing	g a bankruptcy petition?			rty to anyone you				
	□ No■ Yes. Fill in the details.									
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment				
	Lee M. Perlman, Esquire 1926 Greentree Rd Ste 100 Cherry Hill, NJ 08034 ecf@newjerseybankruptcy.com		Attorney Fees			\$1,530.00				
	Start Fresh Today 25 E Washington St Ste 510 Chicago, IL 60602					\$30.00				
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.									
	■ No □ Yes. Fill in the details.									
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment				
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfers related gifts and transfers that you have alread No	busine made as	ss or financial affairs? s security (such as the granting of a s							
	Yes. Fill in the details. Person Who Received Transfer Address		Description and value of property transferred	paymen	e any property or	Date transfer was made				
	Person's relationship to you			paid in 6	exchange					
19.	Within 10 years before you filed for bankrubeneficiary? (These are often called asset-p No Yes. Fill in the details.			elf-settled	trust or similar device o	of which you are a				
	Name of trust		Description and value of the prope	erty transfe	erred	Date Transfer was made				

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Debtor 1 Alexander Rodriguez

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.						
	Name of Financial Address (Number, Str Code)	Institution and	Last 4 digits of account number	Type of accou instrument	1	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, o cash, or other value	or did you have within 1 y ables?	rear before you filed for	r bankruptcy, an	y safe depo	osit box or other deposi	tory for securities,
	■ No □ Yes. Fill in the	details.					
	Name of Financial Address (Number, Str	Institution eet, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe th	ne contents	Do you still have it?
22.	Have you stored pro	operty in a storage unit o	or place other than you	r home within 1 y	year before	you filed for bankruptc	y?
	■ No □ Yes. Fill in the	details.					
	Name of Storage F Address (Number, Str	acility eet, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe th	ne contents	Do you still have it?
Pai	rt 9: Identify Prope	erty You Hold or Control	for Someone Else				
23.	Do you hold or confor someone.	trol any property that sor	meone else owns? Incl	ude any propert	y you borro	wed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the	details.					
	Owner's Name Address (Number, Str	eet, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe th	ne property	Value
Pai	t 10: Give Details A	About Environmental Info	ormation				
For	the purpose of Part	10, the following definition	ons apply:				
	toxic substances, w	means any federal, state, vastes, or material into th ling the cleanup of these	ne air, land, soil, surfac	e water, ground			
		ation, facility, or property utilize it, including dispo		environmental la	w, whether	you now own, operate	, or utilize it or used
	Hazardous material	means anything an envi , pollutant, contaminant,	ronmental law defines	as a hazardous	waste, haza	ardous substance, toxic	substance,
Rep	ort all notices, releas	ses, and proceedings tha	at you know about, rega	ardless of when	they occur	red.	
24.	Has any governmen	ntal unit notified you that	you may be liable or p	otentially liable (under or in	violation of an environn	nental law?
	■ No □ Yes. Fill in the	details.					
	Name of site Address (Number, Str	eet, City, State and ZIP Code)	Governmental un Address (Number, S ZIP Code)		Environ know it	nmental law, if you	Date of notice

Case 16-26595-ABA Doc 1 Filed 08/30/16 Entered 08/30/16 01:27:10 Desc Main Page 38 of 54 Document ase number (*if known*) Debtor 1 Alexander Rodriguez 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Alexander Rodriguez Signature of Debtor 2 Alexander Rodriguez Signature of Debtor 1 Date August 30, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Debtor 1 Alexander Rodriguez

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Fill in this inforn	nation to identify your	case:					
Debtor 1	Alexander Rodrig	uez					
Debtor 2	First Name	Middle Name		Last Name			
(Spouse if, filing)	First Name	Middle Name		Last Name			
United States Bar	nkruptcy Court for the:	DISTRICT OF NE	W JERSEY	CAMDEN VICINAGE			
Case number						☐ Check if this is an amended filing	
Official Fo Statemer	rm 108 nt of Intentio	n for Indiv	iduals	Filing Unde	er Chapte	er 7 12/15	
	vidual filing under chap claims secured by you	-	out this for	rm if:			
you have lease	ed personal property a s form with the court w ver is earlier, unless th	nd the lease has neithin 30 days after	you file you			t for the meeting of creditors, e creditors and lessors you list	
sign an Be as complete a write yo	d date the form. and accurate as possib our name and case nun	le. If more space is nber (if known).	•			formation. Both debtors must	
1. For any credito			: Creditors	Who Have Claims Secu	ured by Property	(Official Form 106D), fill in the	_
information be Identify the cre	elow. editor and the property the	nat is collateral	What do y	you intend to do with t	he property that	Did you claim the property as exempt on Schedule C?	
Creditor's Caname:	ap1/ymaha			der the property. the property and redee	m it.	□ No	
•	2014 Jetski			the property and enter i rmation Agreement.	nto a	■ Yes	
property securing debt:			☐ Retain	the property and [explai	n]: 	_	
	& T Bank			der the property.		□ No	
name: Description of	5731 N. 17th St Phi	ladelphia, PA	☐ Retain	the property and redee the property and enter i rmation Agreement.		■ Yes	
property	19101 Philadelphia	a County		the property and [explai	n]:		
securing debt:	165000 - 16500 = 14 151650 = negative		Retain	and pay pursuant to	contract		

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

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Deb	tor 1	Alexander Rodriguez	Case number (if known)
Des	sor's na cription perty:	ame: n of leased	□ No
Des	sor's na cription perty:	ame: n of leased	□ No
Des	sor's na cription perty:	ame: n of leased	□ No
Des	sor's na cription perty:	ame: n of leased	□ No
Des	sor's na cription perty:	ame: n of leased	□ No
Des	sor's na cription perty:	ame: n of leased	□ No
Des	sor's na cription perty:	ame: n of leased	□ No
Part	3:	Sign Below	
Unde prop	er pen erty th	alty of perjury, I declare that I have indicate nat is subject to an unexpired lease.	I my intention about any property of my estate that secures a debt and any personal
Χ	/s/ A	lexander Rodriguez	X
•	Alex	ander Rodriguez Iture of Debtor 1	Signature of Debtor 2
	Date	August 30, 2016	Date

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Fill in this infor	nation to identify your cas	e:				only as d	irected in this form and	d in Form
Debtor 1	Alexander Rodrigue	z		123	2A-1Supp:			
Debtor 2					4 Theore			
(Spouse, if filing)					1. There	s no presi	umption of abuse	
United States E	Bankruptcy Court for the:	District of New Jerse Vicinage	ey Camden		applie	s will be m	o determine if a presul nade under <i>Chapter 7</i> icial Form 122A-2).	
Case number (if known)							does not apply now by service but it could a	
					☐ Check if	this is a	n amended filing	
Official F	orm 122A - 1							
	7 Statement o	f Your Curr	ent Mor	nthly Inc	ome			12/15
attach a separate case number (if I qualifying militar	and accurate as possible. If e sheet to this form. Include known). If you believe that y y service, complete and file Iculate Your Current Mo	the line number to wh tou are exempted from Statement of Exempti	ich the additior a presumption	al information a of abuse becau	applies. On the	e top of an	ny additional pages, wri narily consumer debts o	ite your name and or because of
1. What is y	our marital and filing sta	atus? Check one only	/.					
	arried. Fill out Column A,	· · · · · · · · · · · · · · · · · · ·						
_	d and your spouse is fili		hoth Columns	A and R lines	2-11			
_	d and your spouse is NO				2 11.			
_	ng in the same househo	•	•	•	lumns A and	IR lines 2	D-11	
_	ng separately or are lega	•	•			•		u declare under
pen	alty of perjury that you an g apart for reasons that d	d your spouse are leg	gally separated	l under nonban	kruptcy law	that applie	es or that you and you	
101(10A). For the 6 months,	rage monthly income that y example, if you are filing on S add the income for all 6 mont the same rental property, put	September 15, the 6-months and divide the total b	nth period would y 6. Fill in the re	be March 1 throsult. Do not include	ugh August 31 de any income	. If the amo	ount of your monthly incor ore than once. For examp	me varied during ple, if both
					Column A Debtor 1		Column B Debtor 2 or non-filing spouse	
Your gros payroll de	ss wages, salary, tips, be ductions).	onuses, overtime, a	nd commissio	ons (before all	\$	0.00	\$	
•	and maintenance payme is filled in.	ents. Do not include p	ayments from	a spouse if	\$	0.00	\$	
of you or from an un and room	nts from any source whi your dependents, includent nmarried partner, member mates. Include regular cor o not include payments yo	ding child support. It is of your household, atributions from a spo	nclude regular your depende	contributions nts, parents,	\$	0.00	\$	
5. Net incor	ne from operating a bus	iness, profession, o						
				tor 1				
	eipts (before all deduction	,	\$ 0.00 -\$ 0.00					
•	and necessary operating e	•		Copy here ->	¢	0.00	\$	
	nly income from a busines		\$	Copy liele ->	Ψ	0.00	Ψ	
6. Net incor	ne from rental and other	real property	Deh	tor 1				
Gross rec	eipts (before all deduction	(e)	\$ 0.00					
	and necessary operating e	•	-\$ 0.00					
	and necessary operating e		·	Copy here ->	\$	0.00	\$	
	dividends, and royalties		*		\$	0.00	\$	
/. IIIICICSI, I	airiaciius, ailu ityailles				·			

Official Form 122A-1

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Alexander Rodriguez Debtor 1 Case number (if known) Column A Column R Debtor 2 or Debtor 1 non-filing spouse 8. Unemployment compensation 1,358.33 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: \$ For your spouse 9. Pension or retirement income. Do not include any amount received that was a 0.00 \$ benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. 0.00 0.00 Total amounts from separate pages, if any. \$ 0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for 1.358.33 1.358.33 \$ \$ each column. Then add the total for Column A to the total for Column B. Total current monthly income Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11 Copy line 11 here=> 1,358.33 Multiply by 12 (the number of months in a year) **x** 12 16,299.96 12b. The result is your annual income for this part of the form 12b. 13. Calculate the median family income that applies to you. Follow these steps: NJ Fill in the state in which you live. Fill in the number of people in your household. 3 90,090.00 Fill in the median family income for your state and size of household. 13. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. X /s/ Alexander Rodriguez **Alexander Rodriquez** Signature of Debtor 1 Date August 30, 2016 MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Debtor 1 Alexander Rodriguez Case number (if known)

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 02/01/2016 to 07/31/2016.

Line 8 - Unemployment compensation (included in CMI)

Source of Income: Unemployment

Income by Month:

6 Months Ago:	02/2016	\$2,221.00
5 Months Ago:	03/2016	\$2,695.00
4 Months Ago:	04/2016	\$2,156.00
3 Months Ago:	05/2016	\$1,078.00
2 Months Ago:	06/2016	\$0.00
Last Month:	07/2016	\$0.00
	Average per month:	\$1,358,33

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-26595-ABA Doc 1 Filed 08/30/16 Entered 08/30/16 01:27:10 Desc Main Document Page 49 of 54

B2030 (Form 2030) (12/15)

United States Bankruptcy Court District of New Jersey Camden Vicinage

In 1	In re Alexander Rodriguez	Case No.	- <u>-</u>
	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSATION OF A	TTORNEY FOR DE	EBTOR(S)
1.	 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the compensation paid to me within one year before the filing of the petition in bank be rendered on behalf of the debtor(s) in contemplation of or in connection with 	kruptcy, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept	\$	1,530.00
	Prior to the filing of this statement I have received	\$	1,530.00
	Balance Due	\$	0.00
2.	2. The source of the compensation paid to me was:		
	■ Debtor □ Other (specify):		
3.	3. The source of compensation to be paid to me is:		
	■ Debtor □ Other (specify):		
4.	4. I have not agreed to share the above-disclosed compensation with any other	person unless they are mem	bers and associates of my law firm
	☐ I have agreed to share the above-disclosed compensation with a person or proceed to share the agreement, together with a list of the names of the people sharing		
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for al	ll aspects of the bankruptcy of	ease, including:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor. b. Preparation and filing of any petition, schedules, statement of affairs and place. c. Representation of the debtor at the meeting of creditors and confirmation hered. d. [Other provisions as needed] The fee agreement signed between debtor and law firm will file supplemental fee applications or fee applications on not 	an which may be required; aring, and any adjourned hea control fees. Debtor's c	rings thereof; ounsel reserves the right to
6.	6. By agreement with the debtor(s), the above-disclosed fee does not include the form 1. Defense or prosecution of any adversarial complaint incl. 2. Defense or prosecution of relief for stay motion 3. Challenge or avoidance of any proof of claim 4. Additional 341(a) appearance or confirmation hearing 5. Motion to sell or refinance real estate 6. Application to employ professional 7. Conversion from or to Chapter 7 or 13 or conversion from 8. Notice of settlement of controversy 9. Amendments to add additional creditors	luding non-dischargeabl	e

- 10. Costs relating to credit reports, judgment searches, couriers, experts, travel and or extraordinary Pacer or duplication costs/charges etc.
- 11. Reponse to audit or United States trustee objection to case
- 12. Preparation and or appearance at 2004 deposition

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In re	Alexander Rodriguez	Case No.	
	Debtor(s)	-	

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)

	CERTIFICATION
I certify that the foregoing is a complete s this bankruptcy proceeding.	statement of any agreement or arrangement for payment to me for representation of the debtor(s) in
August 30, 2016	/s/ Lee M. Perlman, Esquire
Date	Lee M. Perlman, Esquire
	Signature of Attorney
	Lee M. Perlman, Esquire
	1926 Greentree Rd Ste 100
	Cherry Hill, NJ 08034
	856-751-4224 Fax: 856-751-4226
	ecf@newjerseybankruptcy.com
	Name of law firm

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United States Bankruptcy Court District of New Jersey Camden Vicinage

	District of New Jersey Camden Vicinag	e	
In re Alexander Rodriguez		Case No.	
	Debtor(s)	Chapter	7
V	ERIFICATION OF CREDITOR MA	ATRIX	
ne above-named Debtor hereby ve	ifies that the attached list of creditors is true and corre	ect to the best	of his/her knowledge.
Date: August 30, 2016	/s/ Alexander Rodriguez		

Signature of Debtor

Admin Recovery, LLC 45 Earhart Dr, Ste 102 Buffalo, NY 14221

Afni 1310 Martin Luther King Dr Bloomington, IL 61701

Barclays Bank Delaware Po Box 8801 Wilmington, DE 19899

Cap1/ymaha 26525 N Riverwoods Blvd Mettawa, IL 60045

Capital One Po Box 30285 Salt Lake City, UT 84130

Capital One Po Box 30285 Salt Lake City, UT 84130

Capital One Po Box 30285 Salt Lake City, UT 84130

Credit Control LLC Po Box 31179 Tampa, FL 33631

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Directv PO Box 11732 Newark, NJ 07101

EdFinancial Services, Llc 298 North Seven Oaks Dr Knoxville, TN 37922 EdFinancial Services, Llc 298 North Seven Oaks Dr Knoxville, TN 37922

FBCS 330 S Warminster Rd, Ste 353 Hatboro, PA 19040

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

Jefferson Capital Systems, LLC 16 Mcleland Rd Saint Cloud, MN 56303

M & T Bank Po Box 844 Buffalo, NY 14240

Martha Rosado c/o Camden County Probation 5 Executive Campus, Suite 200 Cherry Hill, NJ 08002

NJ E-Z Pass PO Box 52005 Newark, NJ 07101

NJ E-Z Pass PO Box 52005 Newark, NJ 07101

Nordstrom Fsb Correspondence Po Box 6555 Englewood, CO 80155

RMCB PO Box 1235 Elmsford, NY 10523

RMCB PO Box 1235 Elmsford, NY 10523

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Visa Dept Store National Bank Attn: Bankruptcy Po Box 8053 Mason, OH 45040

Wells Fargo Dealer Services Po Box 3569 Rancho Cucamonga, CA 91729